Personal Lending

Applying for your Personal Lending

A. Personal details

Applicant 1 personal details

◯ Mr ◯ Mrs ◯ Ms ◯ Miss ◯ Other

Full legal name

First

Middle (if applicable)

Last

Preferred name

Existing BNZ customer? ◯ Yes ◯ No

If yes, account number

0 2 | | | |

Bank | Branch | Account number | Suffix

Date of birth D D M M Y Y

Gender ◯ Male ◯ Female

IRD number

ID document

Relationship status ◯ Single ◯ Married ◯ De facto ◯ Divorced

Age of dependants in your care

Residential address

Street address

Suburb

Town/City | Postcode

How long have you lived here? Years | Months

If you have lived at the above address for less than 3 years, what was your previous address?

Street address

Suburb

Town/City | Postcode

How long have you lived here? Years | Months

Postal address
(if different from current residential address above)

Residence type

◯ Own your own home ◯ Rent ◯ Board ◯ Live with relatives

◯ Supplied by employer ◯ Other

Telephone

Work 0 | Mobile 02

Home 0

Email address

Residency status

Do you have permanent New Zealand residency status? ◯ Yes ◯ No

Type of employment

◯ Full-time ◯ Part-time ◯ Self employment ◯ Retired ◯ Other

Employer

Position | Years

If less than 3 years, who was your previous employer/s?

Employer | Years

Employer | Years

Applicant 2 personal details

◯ Mr ◯ Mrs ◯ Ms ◯ Miss ◯ Other

Full legal name

First

Middle (if applicable)

Last

Preferred name

Existing BNZ customer? ◯ Yes ◯ No

If yes, account number

0 2 | | | |

Bank | Branch | Account number | Suffix

Date of birth D D M M Y Y

Gender ◯ Male ◯ Female

IRD number

ID document

Relationship status ◯ Single ◯ Married ◯ De facto ◯ Divorced

Age of dependants in your care

Residential address

Street address

Suburb

Town/City | Postcode

How long have you lived here? Years | Months

If you have lived at the above address for less than 3 years, what was your previous address?

Street address

Suburb

Town/City | Postcode

How long have you lived here? Years | Months

Postal address
(if different from current residential address above)

Residence type

◯ Own your own home ◯ Rent ◯ Board ◯ Live with relatives

◯ Supplied by employer ◯ Other

Telephone

Work 0 | Mobile 02

Home 0

Email address

Residency status

Do you have permanent New Zealand residency status? ◯ Yes ◯ No

Type of employment

◯ Full-time ◯ Part-time ◯ Self employment ◯ Retired ◯ Other

Employer

Position | Years

If less than 3 years, who was your previous employer/s?

Employer | Years

Employer | Years

B. Your requirements

Purpose of Lending

Amount requested

Your solicitor's details (if known)

Firm

Name of borrower e.g. LTC/Trust
(if different to full legal name)

Date loan required D D M M Y Y

Contact name

Name

Phone

Requested term

Credit cards

Request for a credit card. Note: If this is a joint home loan application joint credit cards in both joint applicants names will be issued.

Limit requested $

◯ **BNZ Low Rate Mastercard**

◯ **BNZ Advantage Visa Platinum***

◯ **BNZ Advantage Classic card**

Please select your card type: ◯ Visa ◯ Mastercard

* A Minimum credit limit of $8000 is required for BNZ Advantage Visa Platinum

Reward Programmes

Eligibility criteria will apply to some Reward Programmes. Please ensure you read and understand the **Reward Programme clause** and the applicable clause of the BNZ credit card terms and conditions for the specific terms that apply to your new Reward Programme (if applicable). You can only select one eligible Reward Programme.

◯ **Fly Buys**

If Fly Buys are available on the Card you are applying for, and wish to earn Fly Buys points on your eligible spend, please enter your Fly Buys number below.

Fly Buys number

If you are not a member of Fly Buys but would like to be, call 0800 359 2897 or visit flybuys.co.nz. Then provide your membership number to us. Fly Buys terms and conditions apply.

◯ **Cash Rewards**

If Cash Rewards are available on the Card you are applying for, and you wish to earn Cash Rewards on your eligible spend, please enter the account number below of the eligible BNZ account you wish your Cash Rewards to be paid to. If you do not enter an eligible account number, your Cash Rewards will be paid to your Credit Card Account.

Selected BNZ account number:

0 2 | | 0 | |

Bank | Branch | Account number | Suffix

C. Financial details
Your Assets & Liabilities (Non-BNZ)

	Balance
Owner occupied property	$
Investment property	$
Other property (e.g. commercial, holiday)	$
Motor vehicle(s)	$
Furniture & Personal Effects	$

Non-BNZ	Provider	Balance
Day to day account(s)		$
Savings account(s)		$
KiwiSaver/Other Superannuation		$
Term investments		$
Other assets		$

Please circle: W = Weekly, F = Fortnightly, M = Monthly, A = Annually

Housing Loans*

Housing loan — Provider | Current Balance $ | Payment Amount $ | Frequency W F M A | To be repaid ◯

If this loan is to be fully repaid, please do not complete this row — Interest Rate | Loan Start Date D D M M Y Y | Loan Documented Term | Interest only End Date (if applicable) D D M M Y Y

Housing loan — Provider | Current Balance $ | Payment Amount $ | Frequency W F M A | To be repaid ◯

If this loan is to be fully repaid, please do not complete this row — Interest Rate | Loan Start Date D D M M Y Y | Loan Documented Term | Interest only End Date (if applicable) D D M M Y Y

Revolving home loan — Provider | Limit $ | Current Balance $ | Payment Amount $ | Frequency W F M A | To be repaid ◯

If this loan is to be fully repaid, please do not complete this row — Interest Rate | Loan Start Date D D M M Y Y | Loan Documented Term

Revolving home loan — Provider | Limit $ | Current Balance $ | Payment Amount $ | Frequency W F M A | To be repaid ◯

If this loan is to be fully repaid, please do not complete this row — Interest Rate | Loan Start Date D D M M Y Y | Loan Documented Term

*If there are more than two housing loans and/or more than two revolving home loans, information relating to these extra loans must be provided on the Supplementary Lending form.

Other Loans

Please circle: W = Weekly, F = Fortnightly, M = Monthly, A = Annually

	Provider	Limit(s)	Current Balance	Payment Amount	Frequency	To be repaid
Line of credit		$	$	$	W F M A	
Overdraft		$	$	$	W F M A	
Credit card(s)		$	$	$	W F M A	
Personal loan			$	$	W F M A	
Store card(s)		$	$	$	W F M A	
Hire purchase		$	$	$	W F M A	
Student loan			$	$	W F M A	

Other financial commitments

	Current Payment	Frequency Please circle: W = Weekly, F = Fortnightly, M = Monthly, A = Annually
Rent or board payments	$	W F M A
Family support payments	$	W F M A
Body corporate fees	$	W F M A
Other	$	W F M A

Your living expenses

Living expenses

Please detail your living expenses as well as any increase to those expenses that will occur if this lending is approved e.g. rates and insurance for a new property, insurance and running costs for a new car, or any major increases to expenditure expected in the next 12 months.

	Amount	Frequency
Childcare and education (e.g. School fees / uniforms, after school care, nursery, nanny, etc.)	$	W F M A
Sports/activities (e.g. Gym membership, sports, hobbies, etc.)	$	W F M A
Superannuation (e.g. Compulsory, Voluntary)	$	W F M A
Rates	$	W F M A
Motor vehicle (e.g. Registration, Fuel, Maintenance, etc.)	$	W F M A
Utilities (e.g. Electricity, Gas, Water, Telephone, TV, Mobile, Internet, etc.)	$	W F M A
Food (e.g. Markets, Supermarkets, Online, etc.)	$	W F M A
Insurances (e.g. General (house, car, contents), Health, Life, Income, Pet, etc.)	$	W F M A
Clothing	$	W F M A
Other regular payments	$	W F M A

Please circle:
W = Weekly, F = Fortnightly,
M = Monthly, A = Annually

Your income

Personal income

Applicant 1

	Gross	Net	Amount	Frequency
Salary/Wages	○	○	$	W F M A
Other Income Type (please specify) e.g., Working for Families, Investment Income, Bonus, Boarder Income For Rental income, please refer to page 4.	○	○	$	W F M A
	○	○	$	W F M A
	○	○	$	W F M A
	○	○	$	W F M A

Please circle:
W = Weekly, F = Fortnightly,
M = Monthly, A = Annually

Applicant 2

	Gross	Net	Amount	Frequency
Salary/Wages	○	○	$	W F M A
Other Income Type (please specify) e.g., Working for Families, Investment Income, Bonus, Boarder Income For Rental income, please refer to page 4.	○	○	$	W F M A
	○	○	$	W F M A
	○	○	$	W F M A
	○	○	$	W F M A

Please circle:
W = Weekly, F = Fortnightly,
M = Monthly, A = Annually

Business income

Annual net business income $

Annual current debt commitments $

If debt commitments exist, is business tax up to date? ◯ Yes ◯ No

Your residential properties and rental income

Please complete this table for all residential properties currently owned or to be owned.
Note: Please also select your principal place of residence (PPR):

PPR	Address	Suburb	Rental Income Gross Amount	Rental Income Frequency	Occupancy type*:
◯			$	W F M A	◯ Owner Occupied ◯ Investment ◯ Holiday Home
◯			$	W F M A	◯ Owner Occupied ◯ Investment ◯ Holiday Home
◯			$	W F M A	◯ Owner Occupied ◯ Investment ◯ Holiday Home
◯			$	W F M A	◯ Owner Occupied ◯ Investment ◯ Holiday Home
◯			$	W F M A	◯ Owner Occupied ◯ Investment ◯ Holiday Home

Declaration

You agree and acknowledge that we have relied upon the information contained within this declaration to complete our assessment of your request and that any changes to this declaration will require reassessment. You also acknowledge that you have read and understood this declaration and confirm the information supplied is true and complete.

* Definition of Occupancy Types:

- **Owner occupied:** This is your principal or secondary place of residence. You are confirming you or a related party** currently occupy or intend to occupy the property.
- **Investment:** This is a property which is not occupied by you or a related party.
- **Holiday Home:** This is a property that you or a related party** use as a holiday home (not permanent residence) and is not rented out for more than six weeks per year.

** A person is a related party of another person if:

- One person is a trust, or a trustee of a trust and the other person is a beneficiary of the trust; or
- One person is a company or an unincorporated body of persons and the other person is a shareholder of, or otherwise controls, the first person; or
- One person is a natural person and the other person is the spouse, civil union or de facto partner of the first person or is the administrator of the estate of the deceased spouse, civil union partner or de facto partner of the first person.

For Bridging Finance only

◯ I/We confirm that the property I/we currently occupy is my/our principal place of residence and that I/we intend to occupy the new property as my/our principal place of residence after completion of settlement.

PPR	Address	Suburb	Occupancy type*:
◯			◯ Owner Occupied ◯ Investment ◯ Holiday Home
◯			◯ Owner Occupied ◯ Investment ◯ Holiday Home

D. Insurance

Life insurance acknowledgement

Help protect your family's future with LifeCare – the life insurance plan available through BNZ.

Looking after loved ones is important to all of us. Life insurance through BNZ will help take care of your family should the unexpected happen to you.

We believe having life insurance is a smart decision for anyone. Here's why:

- it could safeguard your family's assets – life insurance could save your family from having to sell your home if you die or become critically ill
- it could help to preserve your family's income and quality of life – often, a remaining parent is forced to return to work or work longer hours if a spouse dies – placing even more strain on the family
- it can cost less than you think – comprehensive cover could start from around a dollar a day, depending on your circumstances

Premiums from as little as $1.23 a day

How much you pay in premiums depends on a few things, including your age, health and what level of cover you would like to provide to your family. Here's an example, based on a healthy 35 year old male, non smoker:

Life Insurance: Death and Terminal Illness Cover

Current loan amount	$150,000	$300,000
Lump sum for immediate costs e.g. Funeral costs	$10,000	$10,000
Annual contribution to family (current annual salary)	$65,000	$80,000
Number of years family will receive contributions	five years	five years
Total death and terminal illness cover	$485,000	$710,000
Total cost of premium	**Just $37.26 per month or $1.23 per day.**	**Just $49.94 per month or $1.64 per day.**

Act now to help protect your family's future today

Don't put it off. Help protect your family with life insurance. Right now, we can guide you through the application process, help make sure you get the right amount of cover for you and your family and arrange payment options to suit your needs.

◯ I have considered my need for Life insurance for the protection of myself and my family and would like to discuss this now

For a free life insurance quote please confirm:

Applicant 1 ◯ Yes ◯ No Applicant 2 ◯ Yes ◯ No

If yes, have you smoked in the last 12 months?

Applicant 1 ◯ Yes ◯ No Applicant 2 ◯ Yes ◯ No

How many hours do you work per week?

Applicant 1 | Applicant 2 |

Acknowledgement

Premiums from as little as $1.23 a day

- ◯ I have considered and have a plan arranged that will take care of my loved ones in the event of my death, disability, redundancy or accident
- ◯ I have considered and have a plan arranged that will cover my loan repayments and the needs of my family if I am unable to work due to major illness accident or redundancy
- ◯ I have been offered but declined to complete the 'Needs Analysis' with my banking advisor today
- ◯ I understand the benefits of life insurances to myself and my family, but wish to decline cover in this instance

EasyCover and LifeCare are underwritten by the insurer, BNZ Life Insurance Limited ("BNZ Life"). EasyCover and LifeCare are not obligations of BNZ. The obligations of BNZ Life are not guaranteed by its related companies, including National Australia Bank limited and BNZ, or any other parties. BNZ arranges EasyCover and LifeCare as an agent for BNZ Life and receives commission on any policies it arranges. BNZ Life is a member of the Financial Services Council of New Zealand Inc. and complies with the Manual of Practice Standards for Life Insurance Companies. A copy of BNZ Life's latest financial statements are available from the company's head office on 60 Waterloo Quay, Wellington (PO Box 1299, Wellington, 6140) New Zealand. Cover is subject to the terms, conditions and exclusions contained in the relevant Policy Document and General Terms and Conditions.

Home, contents and car insurance

Have you arranged insurance protection for your property and assets?

◯ Yes ◯ No

Would you like a quote for Home, Contents and Car insurance?

◯ Yes ◯ No

PremierCare insurance is underwritten by the insurer, IAG New Zealand Limited (IAG), a member of the Insurance Council of New Zealand Inc. BNZ does not guarantee the obligation of IAG. BNZ receives commission for arranging PremierCare insurance.

E. Declaration & disclaimer

Our home loans are subject to lending criteria (including minimum equity requirements), terms and fees. A Residential Owner Occupied rate or Residential Investor rate will apply. For more information on how these interest rate types are applied, please visit bnz.co.nz/ratesexplained. A low equity interest rate premium may apply. Not available for business purposes.

Declaration

I am/We are not less than 18 years of age, and have read and understood this application. I/We confirm that all the information supplied by me/us is true and complete and understand that it has been given to enable you to consider this application. I/We certify that I am/we are not undischarged bankrupts, have not/are not subject to any personal insolvency procedure or proceedings under the Insolvency Act 2006 (including but not limited to the No Asset Procedure, a Summary Installment Order or a Proposal), nor are I/we in default with any payment under the credit facility. I/We believe that I/we can afford to service the credit applied for. I/We confirm that I/we have read and understood the Personal Information Notice and agree with it. I/We authorise any person to complete and furnish to you any information in response to your credit and other enquiries.

Consent to electronic disclosure

You consent to us:

(a) meeting our disclosure obligations to you under the Credit Contracts and Consumer Finance Act 2003; and

(b) sending you other notices and communications in relation to this facility, in electronic form and by electronic communication (if applicable). You agree that this may include:

(c) us sending you an email, to the most recent email address you have provided to us, that allows a disclosure statement and/or other information, including the terms of this facility and any related product (for example, insurance) or service, to be accessed from a website or by means of the internet by commonly used internet browsers (including, but not limited to, Internet Explorer, Safari and Google Chrome). You acknowledge that this may include us sending you an email telling you that a disclosure statement and/or other information is available through BNZ Internet Banking instead of sending you that information by post;

(d) us sending you an email, to the most recent email address you have provided to us, with a copy of a disclosure statement and/or other information, including the terms of this facility and any related product (for example, insurance) or service, attached to the email in PDF form; and/or

(e) if you have BNZ Internet Banking, us making available, through BNZ Internet Banking, ongoing information about this facility (for example, payments you have made during a relevant period) instead of sending you paper statements. You acknowledge that this means you may not receive paper statements.

We will tell you before we stop sending you paper continuing disclosure statements.

Personal information notice

This notice relates to the information you are now providing to BNZ or its related companies (as defined in section 2(3) of the Companies Act 1993 as if 'company' includes a company or other body corporate incorporated in New Zealand or any other jurisdiction) (each a BNZ Company); any insurance organisation (including any insurance underwriters or agents) used in relation to your Account; and any other party that we notify you of in the future (together the 'Parties'), or which the Parties may hold now or in the future.

1. The Privacy Act 1993 gives you the right to see and correct your personal information.
2. Your information may be disclosed to any person that has given a guarantee or other security for your obligations to BNZ.
3. Information about you will be used primarily for administering your Account and offering or providing banking and other financial services to you. Information may be disclosed to another BNZ Company or a third party in connection with any of these purposes provided the recipient of the information is subject to an obligation of confidentiality in relation to that information. Information may also be used to further the relationship between you and any BNZ Company, the Parties or a third party, and for marketing purposes. This includes, without limitation, communicating with you via email, text message, an on-line facility (without an unsubscribe facility), telephone or post about any products, services or promotions offered or distributed by any BNZ Company, the Parties or a third party.
4. In respect of opening and reviewing accounts, applications and offering you relevant products and services, you authorise the BNZ Companies to make credit reference checks and other enquiries within their normal procedures. For this purpose, the BNZ Companies may seek information about you from any source. You also authorise the collection and disclosure of all information relevant to your accounts from/to any credit reporting agency. Credit reporting agencies may use information disclosed by the BNZ Company to update their credit reporting database, and disclose any information that they hold about you to their own customers as permitted under the Credit Reporting Privacy Code. In addition, the BNZ Company may use any service provided by the credit reporting agency to receive updates of the information it holds about you. If you are in default under any loan or facility from a BNZ Company, the BNZ Companies are authorised to disclose all relevant information about you to, and for the use by, credit reporting agencies, debt collection agencies and law firms.
5. The collection of certain information from you is required by the Anti-Money Laundering and Countering Financing of Terrorism Act 2009. In certain circumstances information may be released by the BNZ Group to third parties in accordance with that Act.
6. To gain your views on products and/or services, the Parties may want to provide your details to market research organisations. If you do not wish your details to be provided, please tick here ◯
7. If you do not wish to provide all the information requested, we may restrict the products, facilities and/or services available to you.

Note:

i. emails are transmitted over the Internet which is an unsecure public domain and subject to risk including interception, corruption, non-delivery and misdelivery; and

ii. emails transmitted by the Bank for this purpose are deemed to be sent in accordance with the BNZ Terms and Conditions – Email Delivery of Loan Documentation which are available at bnz.co.nz or by request from any branch of the Bank.

I/We have considered the amount required to cover my/our normal household expenses and I am/we are satisfied that, after taking into account this expense together with any change to the above expenses, resulting from this proposed loan, loan servicing will be at an affordable level.

Please tick here to confirm your acknowledgement ◯

I/We confirm that we have read and indicated our Life insurance requirements in section "Life Insurance Acknowledgement" of this form.

Please tick here to confirm your acknowledgement ◯

Authorisation

Applicant 1 signature

D D M M Y Y

Applicant 2 signature

D D M M Y Y

(9745) 061620 09-18